

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
Southern Division  
Chapter 13 Plan**

Debtor(s): Joshua Aaron Gallant SS#: 0821 Net Monthly Earnings: \$3,974.84  
Eryne Leigh Gallant SS#: 5501 Number of Dependents: 1

Case No.: 14-41802

## I. Plan Payments:

(☒) Debtor(s) proposes to pay a periodic payment of \$962.00 ☐ weekly ☐ biweekly ☐ semi-monthly ☒ monthly into the plan; or  
 (☐) Payroll deduction order: To \_\_\_\_\_ for \$ \_\_\_\_\_ ☐ weekly ☐ biweekly ☐ semi-monthly ☐ monthly.  
 Length of plan is ~~approximately~~ 50 months, and the total debt to be paid through the plan is ~~approximately~~ \$48,100.00.

## II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

## A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
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B. Total Attorney Fee: \$3,250.00; \$1,000.00 paid pre-petition; \$2,000.00 to be paid at confirmation and \$100.00 per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in

full with interest in deferred cash payments as follows:

## 1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment to be Paid (check box)	Regular Payments to Begin: Month/Year	Arrears to be Paid by Trustee	Months Included in Arrearage Amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
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## 2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payment	Fixed Payment to Begin: (Month/Year)
First Investors	\$70.00	\$15,786.00	\$7,000.00	\$5,786.00	2012 Ford Focus- motor is blown in automobile	5.25%	\$145.00	April, 2015
Nicholas Financial	\$126.00	\$12,641.81	\$12,641.81	\$0.00	2010 Dodge Journey	21.15%	\$364.83	April, 2015
Alabama Power Company	\$26.00	\$2,596.00	\$2,596.00	\$0.00	TV and Laptop	5.25%	\$54.08	April, 2015

## III. Other debts (not shown in 1 or 2 above) which Debtor(s) proposes to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
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## IV. Special Provisions (check all applicable boxes):

☒ This is an original plan.☐ This is an amended plan replacing plan dated \_\_\_\_\_.☒ This plan proposes to pay unsecured creditors 100%.☒ Other provisions: Debtors do not currently pay utilities but Debtors may move from joint debtors mother's house in July when their second child is born and the plan may have to be amended. Debtor to pay 5.25% to unsecured creditors.

Name/Address/Telephone/Attorney for Debtor(s):

Oscar W. Adams, III Oscar W. Adams, III  
413 16th St. N.  
Birmingham, Alabama 35203

Telephone #: (205) 458-1540Dated: December 1, 2014s/Joshua Aaron Gallant

Signature of Debtor

s/Eryne Leigh Gallant

Signature of Joint Debtor

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA, EASTERN DIVISION**

<b>IN RE:</b>	:	
	:	
<b>Joshua Aaron Gallant</b>	:	
<b>Eryne Leigh Gallant,</b>	:	<b>Case No.: 14-41802</b>
	:	
<b>Debtors.</b>	:	<b>Chapter 13</b>

**CERTIFICATE OF SERVICE**

I certify that I have served this *Amended Chapter 13 Plan* upon the Debtor, all the Creditors shown on the Official Mailing Matrix in this cause attached hereto and the Hon. Linda B. Gore, Chapter 13 Trustee, P. O. Box 1338, Gadsden, Alabama 35902, by first class mail, postage prepaid, this 1st day of December, 2014.

/s/ Oscar W. Adams, III  
Oscar W. Adams, III  
ATTORNEY FOR DEBTOR

Label Matrix for local noticing  
1126-1  
Case 14-41802-JJR13  
NORTHERN DISTRICT OF ALABAMA  
Anniston  
Mon Dec 1 18:07:33 CST 2014

Alabama Power Company  
9820 Parkway East  
Birmingham, AL 35215-7302

Capital One  
P.O. Box 60599  
City of Industry, California 91716-0599

First Premier Bank (P. O. Box 5519, Siou  
P. O. Box 5529  
Sioux Falls, South Dakota 57117-5529

IC Systems  
P. O. Box 64378, St. Paul, MN 55164

Nicholas Financial  
3305 Lorna Road  
Suite 3  
Hoover, AL 35216-5457

REGIONAL MANAGEMENT CORPORATION  
PO BOX 776  
MAULDIN, SC 29662-0776

Superior Financial  
2206 Village Drive  
Moody, AL 35004-3241

Utilities Board of Trussville  
127 Main Street  
Trussville, Alabama 35173-1434

Joshua Aaron Gallant  
3133 Old Margaret Road  
Odenville, AL 35120-5815

Recovery Management Systems Corporation  
Synchrony Bank  
Attn: Ramesh Singh  
25 SE 2nd Avenue, Suite 1120  
Miami, FL 33131-1605

Alliance Collection  
600 N Main Street  
Tupelo, MS 38804

First Investors  
380 Interstate N. Pkwy  
3rd Floor  
Atlanta, GA 30339-2222

GE Capital (Synchrony Bank)  
P. O Box 960061  
Orlando, FL 32896-0061

LVNV Funding  
200 Meeting Street  
Suite #206  
Charleston, SC 29401-3156

Pinnacle Credit Service  
7900 Minnesota 7  
Minnneapolis, MN 55426

Recovery Management Systems Corporation  
25 S.E. 2nd Avenue, Suite 1120  
Miami, FL 33131-1605

Surrey Sales and Marketing  
430 C State Hwy 165 S  
Branson, MO 65616-3541

Wells Fargo  
100 Office Park Drive  
Birmingham, AL 35223-2402

Linda Baker Gore  
NON-PAYMENTS: P.O. Box 1338  
Gadsden, AL 35902

U. S. Bankruptcy Court  
1129 Noble Street, Room 117  
Anniston, AL 36201-4674

CMRE Financial SVCS  
3075 E. Imperial hwy #200  
Brea, CA 92821-6753

First Investors Servicing Corporation  
380 Interstate North Parkway Suite#  
Atlanta, GA 30339-2222

Holt & Cooper Attorneys  
Frank Nelson Bldg  
205 20th St. N. Suite 227  
Birmingham, Alabama 35203-4706

Metcalf Realty  
2710 20th Street South  
Birmingham, AL 35209-1981

Portfolio Recovery  
130 Corp. Blvd.  
Norfolk, VA 23502

Stern and Assoc.  
3914 US Hwy 301 N Suite 700  
Tampa, FL 33619-1293

United Consumer  
P. O Box 856 290  
Louisville , KY 40285-6290

Eryne Leigh Gallant  
3133 Old Margaret Road  
Odenville, AL 35120-5815

Oscar W Adams III  
Adams Law, PC  
413 16th Street North  
Birmingham, AL 35203-1928

End of Label Matrix  
Mailable recipients 29  
Bypassed recipients 0  
Total 29